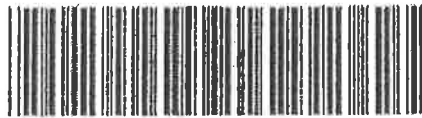


Caliber Home Loans, Inc.  
P.O. Box 9081  
Tumacac, CA 92589-4081



2310120A30

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
W60

Send Payments to:  
Caliber Home Loans, Inc.  
P.O. Box 860858  
Dallas, TX 75285-0858

20160628-260

Send Correspondence to:  
Caliber Home Loans, Inc.  
P.O. Box 24810  
Oklahoma City, OK 73124

JUDY A LIBBY  
13 PINE LN  
OXFORD, ME 04270-3557



W\_ME\_RTC



# CALIBER HOME LOANS

06/28/2016

JUDY A LIBBY  
13 PINE LN  
OXFORD, ME 04270-3557

Loan Number: 2001121111  
Property Address: 958 GORE RD  
OTISFIELD, ME 04270-6849

## NOTICE OF RIGHT TO CURE

Dear JUDY A LIBBY:

You are hereby provided formal notice by Caliber Home Loans, Inc., the Servicer of the above-referenced loan, on behalf of LSP9 MASTER PARTICIPATION TRUST (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 08/05/2016 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Caliber Home Loans, Inc. may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Caliber Home Loans, Inc. or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$14,329.10, which consists of the following:

Next Payment Due Date:	10/11/2014
Total Monthly Payments Due for 21 months:	\$7,021.56
Principal:	\$1,305.11
Interest:	\$5,716.45
Late Charges:	\$0.00
Other Charges:	\$0.00
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$7,307.54
Escrow Advance Balance:	\$0.00
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$14,329.10</b>

You can cure this default by making a payment of \$14,329.10 by 08/05/2016 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your



mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Caliber Home Loans, Inc.  
PO Box 650856  
Dallas, TX 75265-0856

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling (800) 621-1437. If you do not cure the default by the date specified above, foreclosure proceedings may begin as early as 120 days from the date of the default specified herein. If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Caliber Home Loans, Inc. at (800) 621-1437 from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Caliber Home Loans, Inc. to provide you with the total debt (or balance) due to Caliber Home Loans, Inc. as of the date of this letter, which is \$42,847.68. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Caliber Home Loans, Inc. from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Caliber Home Loans, Inc. is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Caliber Home Loans, Inc.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Caliber Home Loans, Inc. immediately. When contacting Caliber Home Loans, Inc. as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 621-1437 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134  
(800) 621-1437





## Agencies located in MAINE

**Agency Name:** MAINE STATE HOUSING AUTHORITY.  
**Phone:** 207-626-4670.  
**Toll Free:** 800-452-4668  
**Fax:** 207-626-4678  
**Email:** dkjohnson@mainehousing.org  
**Address:** 353 WATER STREET  
 AUGUSTA, Maine 04330-4065  
**Website:** <http://www.mainehousing.org>

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL BANGOR  
**Phone:** 866-232-9080  
**Toll Free:** 866-232-9080  
**Fax:** 888-921-5129  
**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)  
**Address:** 175 Exchange St Ste 200  
 Bangor, Maine 04401-6537.  
**Website:** <http://www.moneymanagement.org>

**Agency Name:** PENGUIS COMMUNITY ACTION PROGRAM  
**Phone:** 207-974-2403  
**Toll Free:** 888-424-0151  
**Fax:** 207-973-3699  
**Email:** [hmassow@penguins.org](mailto:hmassow@penguins.org)  
**Address:** 262 Harlow Street  
 PO Box 1162  
 BANGOR, Maine 04401-4962  
**Website:** <http://www.penguins.org>

**Agency Name:** MIDCOAST MAINE COMMUNITY ACTION  
**Phone:** 207-442-7963  
**Toll Free:** 800-221-2221  
**Fax:** 207-443-7447  
**Email:** [charles.kent@mimccorp.org](mailto:charles.kent@mimccorp.org)  
**Address:** 34 Wing Farm Pkwy.  
 Bath, Maine 04530-1615  
**Website:** <http://www.midcoastmainecommunityaction.org>

**Agency Name:** COASTAL ENTERPRISES, INCORPORATED.  
**Phone:** 207-604-5900  
**Toll Free:** 877-340-2649.  
**Fax:**  
**Email:** [jason.thomas@ceimaine.org](mailto:jason.thomas@ceimaine.org)  
**Address:** 30 Federal Street  
 Suite 100  
 BRUNSWICK, Maine 04011-1510  
**Website:** <http://www.celmaine.org>

**Agency Name:** TEDFORD HOUSING  
**Phone:** 207-729-1161-100.  
**Toll Free:**  
**Fax:**  
**Email:** [officemanager@tedfordhousing.org](mailto:officemanager@tedfordhousing.org)  
**Address:** 14 Middle Street  
 BRUNSWICK, Maine 04011-2400  
**Website:** <http://www.tedfordhousing.org>

**Agency Name:** WESTERN MAINE CAP  
**Phone:** 207-645-3764  
**Toll Free:**  
**Fax:**  
**Email:** N/A  
**Address:** 20 A Church St  
 East Willton, Maine 04234-0200  
**Website:** <http://wmca.org>

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE  
**Phone:** 207-795-4065  
**Toll Free:**  
**Fax:**  
**Email:** [homequest@community-concepts.org](mailto:homequest@community-concepts.org)  
**Address:** 240 Bates St  
 Lewiston, Maine 04240-7330  
**Website:** [www.community-concepts.org](http://www.community-concepts.org)

**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION  
**Phone:** 207-866-6572  
**Toll Free:**  
**Fax:** 207-866-8553  
**Email:** [jandersox@fourdirectionsmaine.org](mailto:jandersox@fourdirectionsmaine.org)  
**Address:** 20 Godfrey Drive  
 ORONO, Maine 04473-3610  
**Website:** [www.fourdirectionsmaine.org](http://www.fourdirectionsmaine.org)

**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION  
**Phone:** 207-553-7780-3347  
**Toll Free:** 800-339-6516  
**Fax:** 207-553-7776  
**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)  
**Address:** 307 Cumberland Avenue  
 PORTLAND, Maine 04101-4920  
**Website:** [www.avestahousing.org](http://www.avestahousing.org)

**Agency Name:** CITY OF PORTLAND SHELTER  
**Phone:** 207-482-5131.  
**Toll Free:**  
**Fax:**  
**Email:**  
**Address:** 196 Lancaster Street  
 PORTLAND, Maine 04101-2418  
**Website:** n/a

**Agency Name:** COMMUNITY FINANCIAL LITERACY  
**Phone:** 207-797-7890  
**Toll Free:**  
**Fax:**  
**Email:** [crwaganje@cflmaine.org](mailto:crwaganje@cflmaine.org)  
**Address:** 309 Cumberland Avenue, Suite 205  
 PORTLAND, Maine 04101-4992  
**Website:** [www.cflme.org](http://www.cflme.org)

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL SOUTH PORTLAND  
**Phone:** 866-232-9080  
**Toll Free:** 866-232-9080  
**Fax:** 866-821-5129  
**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)  
**Address:** 477 Congress St FL5  
 Portland, Maine 04101-3457  
**Website:** <http://www.moneymanagement.org>

[http://hud.gov/offices/hsg/sth/hcc/hcs\\_print.cfm?webListAction=search&searchstate=ME](http://hud.gov/offices/hsg/sth/hcc/hcs_print.cfm?webListAction=search&searchstate=ME) V13130





From: Nobody <SMTP:nobody@informe.org>  
Sent: 6/28/2016 1:57:35 PM  
To: WALZ\_CALIBER  
WALZ ID: 260\_WALZ\_CALIBER@walzgroup.com

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

-----  
Mortgage Information

-----  
Company providing the notice: Caliber Home Loans, Inc.  
Owner of the mortgage: LSF9 MASTER PARTICIPATION TRUST  
What term best describes the owner of the mortgage?: Securitized Pool  
Filer's Email Address: WALZ\_CALIBER@walzgroup.com  
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Kendal Brown 13801 Wireless Way, Oklahoma City, OK 73134  
800-321-1437 ext. 2626 BreachInbox@caliberhomeloans.com

-----  
Consumer Information

-----  
Consumer First name: JUDY  
Consumer Middle Initial/Middle Name: A  
Consumer Last name: TIRBY  
Consumer Suffix:  
Property Address line 1: 958 GORE RD  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town: OTISFIELD  
Property Address State:  
Property Address zip code: 04270  
Property Address County: Oxford

-----  
Notification Details

-----  
Date notice was mailed: 6/28/2016  
Amount needed to cure the default: 14329.1  
Consumer Address line 1: 13 PINE LN  
Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town: OXFORD  
Consumer Address State: ME  
Consumer Address zip code: 04270



Caliber Home Loans, Inc.  
PO Box 9081  
Temecula, CA 92589-9081

PS form 3877  
Type of Mailing:  
CERTIFICATE OF MAILING  
June 28, 2016



Line	Tracking Number	Name, Street & P.O. Address	Postage	Fee	Reference
1	2310120830	✓ JUDY A LIBBY 13 PINE LN OXFORD, ME 04270-3557	\$0.675	\$0.36	
2	2310120831	✓ JUDY A LIBBY 958 GORE RD OTISFIELD, ME 04270-6849	\$0.675	\$0.36	
3	2310120832	✓ GEORGE A LIBBY JR 13 PINE LN OXFORD, ME 04270-3557	\$0.675	\$0.36	
4	2310120833	✓ GEORGE A LIBBY JR 958 GORE RD OTISFIELD, ME 04270-6849	\$0.675	\$0.36	
Totals			\$2.70	\$1.44	

List Number of Pieces  
Listed by Sender

4

Total Number of Pieces  
Received at Post office

4

Postmaster: *[Signature]* Grand Total: \$4.14  
Name of receiving employee Dated:



Caliber Home Loans, Inc.  
P.O. Box 9081  
Tombacula, CA 92589-9081




2310120531

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Caliber Home Loans, Inc.  
P.O. Box 650856  
Dallas, TX 75265-0856

20160628-260

Send Correspondence to:  
Caliber Home Loans, Inc.  
P.O. Box 24810  
Oklahoma City, OK 73124

  
JUDY A LIBBY  
958 GORE RD  
OTISFIELD, ME 04270-6849



W\_ME\_RTC



**CALIBER**  
**HOME LOANS**

06/28/2016

JUDY A LIBBY  
958 GORE RD  
OTISFIELD, ME 04270-6849

Loan Number:  
Property Address: 958 GORE RD  
OTISFIELD, ME 04270-6849

**NOTICE OF RIGHT TO CURE**

Dear JUDY A LIBBY:

You are hereby provided formal notice by Caliber Home Loans, Inc., the Servicer of the above-referenced loan, on behalf of LSP9 MASTER PARTICIPATION TRUST (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 08/05/2016 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Caliber Home Loans, Inc. may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Caliber Home Loans, Inc. or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$14,329.10, which consists of the following:

Next Payment Due Date :	10/11/2014
Total Monthly Payments Due for 21 months:	\$7,021.56
Principal:	\$1,305.11
Interest:	\$5,716.45
Late Charges:	\$0.00
Other Charges:	\$0.00
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$7,307.54
Escrow Advance Balance:	\$0.00
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$14,329.10</b>

You can cure this default by making a payment of \$14,329.10 by 08/05/2016 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your



mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Caliber Home Loans, Inc.  
PO Box 650856  
Dallas, TX 75265-0856

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling (800) 621-1437. If you do not cure the default by the date specified above, foreclosure proceedings may begin as early as 120 days from the date of the default specified herein. If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Caliber Home Loans, Inc. at (800) 621-1437 from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Caliber Home Loans, Inc. to provide you with the total debt (or balance) due to Caliber Home Loans, Inc. as of the date of this letter, which is \$42,847.68. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Caliber Home Loans, Inc. from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Caliber Home Loans, Inc. is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Caliber Home Loans, Inc.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Caliber Home Loans, Inc. immediately. When contacting Caliber Home Loans, Inc. as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 621-1437 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134  
(800) 621-1437





## Agencies located in MAINE

**Agency Name:** MAINE STATE HOUSING AUTHORITY  
**Phone:** 207-826-4670  
**Toll Free:** 800-452-4668  
**Fax:** 207-826-4878  
**Email:** dkjohanson@mainehousing.org  
**Address:** 353 WATER STREET  
 AUGUSTA, Maine 04330-4065  
**Website:** <http://www.mainehousing.org>

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL  
 BANGOR  
**Phone:** 866-232-9060  
**Toll Free:** 866-232-9080  
**Fax:** 866-921-5129  
**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)  
**Address:** 175 Exchange St Ste 200  
 Bangor, Maine 04401-6537  
**Website:** <http://www.moneymanagement.org>

**Agency Name:** PENQUIS COMMUNITY ACTION  
 PROGRAM  
**Phone:** 207-974-2403  
**Toll Free:** 888-424-0151  
**Fax:** 207-973-3599  
**Email:** [hmassow@penquis.org](mailto:hmassow@penquis.org)  
**Address:** 262 Harlow Street  
 ..PO Box 1162  
 BANGOR, Maine 04401-4952  
**Website:** <http://www.penquis.org>

**Agency Name:** MIDCOAST MAINE COMMUNITY  
 ACTION  
**Phone:** 207-442-7963  
**Toll Free:** 800-221-2221  
**Fax:** 207-443-7447  
**Email:** [charles.kent@mmccorp.org](mailto:charles.kent@mmccorp.org)  
**Address:** 34 Wing Farm Pkwy.  
 Bath, Maine 04530-1515  
**Website:**  
<http://www.midcoastmainecommunityaction.org>

**Agency Name:** COASTAL ENTERPRISES,  
 INCORPORATED  
**Phone:** 207-504-5900  
**Toll Free:** 877-340-2649  
**Fax:**  
**Email:** [jason.thomas@caimaine.org](mailto:jason.thomas@caimaine.org)  
**Address:** 30 Federal Street  
 Suite 100  
 BRUNSWICK, Maine 04011-1510  
**Website:** <http://www.caimaine.org>

**Agency Name:** TEDFORD HOUSING  
**Phone:** 207-729-1161-100  
**Toll Free:**  
**Fax:**  
**Email:** [officemanager@tedfordhousing.org](mailto:officemanager@tedfordhousing.org)  
**Address:** 14 Middle Street  
 BRUNSWICK, Maine 04011-2400  
**Website:** <http://www.tedfordhousing.org>

**Agency Name:** WESTERN MAINE CAP  
**Phone:** 207-645-3764  
**Toll Free:**  
**Fax:**  
**Email:** N/A  
**Address:** 20 A Church St  
 East Willon, Maine 04234-0200  
**Website:** <http://wmca.org>

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO  
 DSA HOMEQUESTMAINE  
**Phone:** 207-795-4065  
**Toll Free:**  
**Fax:**  
**Email:** [homequest@community-concepts.org](mailto:homequest@community-concepts.org)  
**Address:** 240 Bates St  
 Lewiston, Maine 04240-7330  
**Website:** [www.community-concepts.org](http://www.community-concepts.org)

**Agency Name:** FOUR DIRECTIONS DEVELOPMENT  
 CORPORATION  
**Phone:** 207-866-6572  
**Toll Free:**  
**Fax:** 207-866-8553  
**Email:** [janderson@fourdirectionsmaine.org](mailto:janderson@fourdirectionsmaine.org)  
**Address:** 20 Godfrey Drive  
 ORONO, Maine 04473-3610  
**Website:** [www.fourdirectionsmaine.org](http://www.fourdirectionsmaine.org)

**Agency Name:** AVESTA HOUSING DEVELOPMENT  
 CORPORATION  
**Phone:** 207-553-7780-3347  
**Toll Free:** 800-339-8516  
**Fax:** 207-553-7778  
**Email:** [ndigeronime@avestahousing.org](mailto:ndigeronime@avestahousing.org)  
**Address:** 307 Cumberland Avenue  
 PORTLAND, Maine 04101-4920  
**Website:** [www.avestahousing.org](http://www.avestahousing.org)

**Agency Name:** CITY OF PORTLAND SHELTER  
**Phone:** 207-482-5131  
**Toll Free:**  
**Fax:**  
**Email:**  
**Address:** 166 Lancaster Street  
 PORTLAND, Maine 04101-2418  
**Website:** n/a

**Agency Name:** COMMUNITY FINANCIAL LITERACY  
**Phone:** 207-797-7896  
**Toll Free:**  
**Fax:**  
**Email:** [crwaganje@cfilmaine.org](mailto:crwaganje@cfilmaine.org)  
**Address:** 309 Cumberland Avenue, Suite 205  
 PORTLAND, Maine 04101-4992  
**Website:** [www.cfilme.org](http://www.cfilme.org)

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL  
 SOUTH PORTLAND  
**Phone:** 866-232-9060  
**Toll Free:** 866-232-9080  
**Fax:** 866-921-5129  
**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)  
**Address:** 477 Congress St Fl 5  
 Portland, Maine 04101-3457  
**Website:** <http://www.moneymanagement.org>

[http://hud.gov/offices/hsg/sfh/hcc/hcc\\_print.cfm?webListAction=search&searchstate=ME](http://hud.gov/offices/hsg/sfh/hcc/hcc_print.cfm?webListAction=search&searchstate=ME) V13130







From: Nobody <SMTP:nobody@informe.org>  
Sent: 6/28/2016 1:57:35 PM  
To: WALZ\_CALIBER  
WALZ ID: 260\_WALZ\_CALIBER@walzgroup.com

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

-----  
Mortgage Information  
-----

Company providing the notice:Caliber Home Loans, Inc.  
Owner of the mortgage:LSF9 MASTER PARTICIPATION TRUST  
What term best describes the owner of the mortgage?:Securitized Pool  
Filer's Email Address:WALZ\_CALIBER@walzgroup.com  
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Kendal Brown 13801 Wireless Way, Oklahoma City, OK 73134  
800-321-1437 ext. 2626 BreachInbox@caliberhomeloans.com

-----  
Consumer Information  
-----

Consumer First name:JUDY  
Consumer Middle Initial/Middle Name: A  
Consumer Last name:LIBBY  
Consumer Suffix:  
Property Address line 1:958 GORE RD  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town:OTISFIELD  
Property Address State:  
Property Address zip code:04270  
Property Address County:Oxford

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Notification Details  
-----

Date notice was mailed:6/28/2016  
Amount needed to cure the default:14329.1  
Consumer Address line 1:13 PINE LN  
Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town:OXFORD  
Consumer Address State:ME  
Consumer Address zip code:04270

Caliber Home Loans, Inc.  
PO Box 9081  
Temecula, CA 92589-9081

PS form 3877  
Type of Mailing:  
CERTIFICATE OF MAILING  
June 28, 2016



Line	Tracking Number	Name, Street & P.O. Address	Postage	Fee	Reference
1	2310120830	X JUDY A LIBBY 13 PINE LN OXFORD, ME 04270-3557	\$0.675	\$0.36	
2	2310120831	X JUDY A LIBBY 958 GORE RD OTISFIELD, ME 04270-6849	\$0.675	\$0.36	
3	2310120832	X GEORGE A LIBBY JR 13 PINE LN OXFORD, ME 04270-3557	\$0.675	\$0.36	
4	2310120833	X GEORGE A LIBBY JR 958 GORE RD OTISFIELD, ME 04270-6849	\$0.675	\$0.36	

Totals

\$2.70

\$1.44

Grand Total:

\$4.14

List Number of Pieces  
Listed by Sender

Total Number of Pieces  
Received at Post office

4

Postmaster:   
Name of receiving employee

Dated:



Caliber Home Loans, Inc.  
PO Box 9081  
Tombala, CA 92589-9081




2310120832

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Caliber Home Loans, Inc.  
P.O. Box 860858  
Dallas, TX 76285-0858

20160628-280

Send Correspondence to:  
Caliber Home Loans, Inc.  
P.O. Box 24810  
Oklahoma City, OK 73124

  
GEORGE A LIBBY JR  
13 PINE LN  
OXFORD, ME 04270-3557



W\_ME\_RTC



# CALIBER HOME LOANS

06/28/2016

GEORGE A LIBBY JR  
13 PINE LN  
OXFORD, ME 04270-3557

Loan Number:  
Property Address: 958 GORE RD  
OTISFIELD, ME 04270-6849

## NOTICE OF RIGHT TO CURE

Dear GEORGE A LIBBY JR:

You are hereby provided formal notice by Caliber Home Loans, Inc., the Servicer of the above-referenced loan, on behalf of LSF9 MASTER PARTICIPATION TRUST (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 08/05/2016 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Caliber Home Loans, Inc. may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Caliber Home Loans, Inc. or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$14,329.10, which consists of the following:

Next Payment Due Date:	10/11/2014
Total Monthly Payments Due for 21 months:	\$7,021.56
Principal:	\$1,305.11
Interest:	\$5,716.45
Late Charges:	\$0.00
Other Charges:	\$0.00
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$7,307.54
Escrow Advance Balance:	\$0.00
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$14,329.10</b>

You can cure this default by making a payment of \$14,329.10 by 08/05/2016 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your



mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Caliber Home Loans, Inc.  
PO Box 650856  
Dallas, TX 75265-0856

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling (800) 621-1437. If you do not cure the default by the date specified above, foreclosure proceedings may begin as early as 120 days from the date of the default specified herein. If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Caliber Home Loans, Inc. at (800) 621-1437 from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Caliber Home Loans, Inc. to provide you with the total debt (or balance) due to Caliber Home Loans, Inc. as of the date of this letter, which is \$42,847.68. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Caliber Home Loans, Inc. from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Caliber Home Loans, Inc. is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Caliber Home Loans, Inc.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Caliber Home Loans, Inc. immediately. When contacting Caliber Home Loans, Inc. as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 621-1437 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134  
(800) 621-1437





## Agencies located in MAINE

**Agency Name:** MAINE STATE HOUSING AUTHORITY  
**Phone:** 207-626-4670  
**Toll Free:** 800-452-4868  
**Fax:** 207-626-4878  
**Email:** dkjohnson@mainehousing.org  
**Address:** 353 WATER STREET  
 AUGUSTA, Maine 04330-4665  
**Website:** <http://www.mainehousing.org>

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL BANGOR  
**Phone:** 866-232-9080  
**Toll Free:** 866-232-9080  
**Fax:** 866-921-5129  
**Email:** counselinginfo@moneymanagement.org  
**Address:** 175 Exchange St Ste 200  
 Bangor, Maine 04401-6537  
**Website:** <http://www.moneymanagement.org>

**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM  
**Phone:** 207-974-2409  
**Toll Free:** 800-424-3151  
**Fax:** 207-973-3699  
**Email:** hmcassow@penquis.org  
**Address:** 262 Harlow Street  
 PO Box 1162  
 BANGOR, Maine 04401-4852  
**Website:** <http://www.penquis.org>

**Agency Name:** MIDCOAST MAINE COMMUNITY ACTION  
**Phone:** 207-442-7963  
**Toll Free:** 800-221-2221  
**Fax:** 207-443-7447  
**Email:** charles.kent@mmccacorp.org  
**Address:** 34 Wing Farm Pkwy  
 Bath, Maine 04530-1515  
**Website:** <http://www.midcoastmainecommunityaction.org>

**Agency Name:** COASTAL ENTERPRISES, INCORPORATED  
**Phone:** 207-504-5900  
**Toll Free:** 877-340-2649  
**Fax:**  
**Email:** jason.thomas@ceimaine.org  
**Address:** 30 Federal Street  
 Suite 100  
 BRUNSWICK, Maine 04011-1510  
**Website:** <http://www.ceimaine.org>

**Agency Name:** TEDFORD HOUSING  
**Phone:** 207-729-1161-100  
**Toll Free:**  
**Fax:**  
**Email:** officemanager@tedfordhousing.org  
**Address:** 14 Middle Street  
 BRUNSWICK, Maine 04011-2400  
**Website:** <http://www.tedfordhousing.org>

**Agency Name:** WESTERN MAINE CAP  
**Phone:** 207-645-3764  
**Toll Free:**  
**Fax:**  
**Email:** N/A  
**Address:** 20 A Church St  
 East Willton, Maine 04234-0200  
**Website:** <http://wmca.org>

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE  
**Phone:** 207-795-4065  
**Toll Free:**  
**Fax:**  
**Email:** homequest@community-concepts.org  
**Address:** 240 Bates St  
 Lewiston, Maine 04240-7330  
**Website:** [www.community-concepts.org](http://www.community-concepts.org)

**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION  
**Phone:** 207-866-6572  
**Toll Free:**  
**Fax:** 207-866-8553  
**Email:** jenderson@fourdirectionsmaine.org  
**Address:** 26 Godfrey Drive  
 ORONO, Maine 04473-8610  
**Website:** [www.fourdirectionsmaine.org](http://www.fourdirectionsmaine.org)

**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION  
**Phone:** 207-553-7780-3347  
**Toll Free:** 800-339-8518  
**Fax:** 207-553-7778  
**Email:** ndigeronime@avestahousing.org  
**Address:** 307 Cumberland Avenue  
 PORTLAND, Maine 04101-4920  
**Website:** [www.avestahousing.org](http://www.avestahousing.org)

**Agency Name:** CITY OF PORTLAND SHELTER  
**Phone:** 207-482-5131  
**Toll Free:**  
**Fax:**  
**Email:**  
**Address:** 196 Lancaster Street  
 PORTLAND, Maine 04101-2418  
**Website:** n/a

**Agency Name:** COMMUNITY FINANCIAL LITERACY  
**Phone:** 207-797-7890  
**Toll Free:**  
**Fax:**  
**Email:** crwaganje@cflmaine.org  
**Address:** 309 Cumberland Avenue, Suite 205  
 PORTLAND, Maine 04101-4982  
**Website:** [www.cflme.org](http://www.cflme.org)

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL SOUTH PORTLAND  
**Phone:** 866-232-9080  
**Toll Free:** 866-232-9080  
**Fax:** 866-921-5129  
**Email:** counselinginfo@moneymanagement.org  
**Address:** 477 Congress St Fl 5  
 Portland, Maine 04101-3457  
**Website:** <http://www.moneymanagement.org>

[http://hud.gov/offices/hmg/sfh/hcc/hcs\\_print.cfm?webListAction=search&searchstate=ME](http://hud.gov/offices/hmg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME) V13130







From: Nobody <SMTP:nobody@informe.org>  
Sent: 6/28/2016 1:57:39 PM  
To: WALZ\_CALIBER  
WALZ ID: 260\_WALZ\_CALIBER@walzgroup.com

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

-----  
Mortgage Information

-----  
Company providing the notice: Caliber Home Loans, Inc.  
Owner of the mortgage: LSF9 MASTER PARTICIPATION TRUST  
What term best describes the owner of the mortgage?: Securitized Pool  
Filer's Email Address: WALZ\_CALIBER@walzgroup.com  
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Kendal Brown 13801 Wireless Way, Oklahoma City, OK 73134  
800-321-1437 ext. 2626 BreachInbox@caliberhomeloans.com

-----  
Consumer Information

-----  
Consumer First name: GEORGE  
Consumer Middle Initial/Middle Name: A  
Consumer Last name: LIBBY JR  
Consumer Suffix:  
Property Address line 1: 958 GORE RD  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town: OTISFIELD  
Property Address State:  
Property Address zip code: 04270  
Property Address County: Oxford

-----  
Notification Details

-----  
Date notice was mailed: 6/28/2016  
Amount needed to cure the default: 14329.1  
Consumer Address line 1: 13 PINE LN  
Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town: OXFORD  
Consumer Address State: ME  
Consumer Address zip code: 04270

Caliber Home Loans, Inc.  
PO Box 9081  
Temecula, CA 92589-9081

PS form 3877  
Type of Mailing:  
CERTIFICATE OF MAILING  
June 28, 2016



Line	Tracking Number	Name, Street & P.O. Address	Postage	Fee	Reference
1	2310120830	JUDY A LIBBY 13 PINE LN OXFORD, ME 04270-3557	\$0.675	\$0.36	
2	2310120831	JUDY A LIBBY 958 GORE RD OTISFIELD, ME 04270-6849	\$0.675	\$0.36	
3	2310120832	GEORGE A LIBBY JR 13 PINE LN OXFORD, ME 04270-3557	\$0.675	\$0.36	
4	2310120833	GEORGE A LIBBY JR 958 GORE RD OTISFIELD, ME 04270-6849	\$0.675	\$0.36	
Totals			\$2.70	\$1.44	

Grand Total:

\$4.14

List Number of Pieces  
Listed by Sender

4

Total Number of Pieces  
Received at Post office

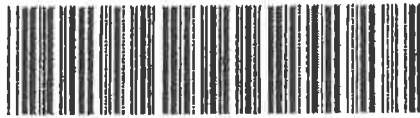
4

Postmaster:  
Name of receiving employee

Dated:



Caliber Home Loans, Inc.  
P.O. Box 9081  
Torrance, CA 92589-9081



2310120833

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Caliber Home Loans, Inc.  
P.O. Box 860856  
Dallas, TX 75286-0856

Send Correspondence to:  
Caliber Home Loans, Inc.  
P.O. Box 24810  
Oklahoma City, OK 73124

20160628-260



GEORGE A LIBBY JR  
958 GORE RD  
OTISFIELD, ME 04270-6849



W\_ME\_RTC



# CALIBER HOME LOANS

06/28/2016

GEORGE A LIBBY JR  
958 GORE RD  
OTISFIELD, ME 04270-6849

Loan Number:  
Property Address: 958 GORE RD  
OTISFIELD, ME 04270-6849

## NOTICE OF RIGHT TO CURE

Dear GEORGE A LIBBY JR,

You are hereby provided formal notice by Caliber Home Loans, Inc., the Servicer of the above-referenced loan, on behalf of LSP9 MASTER PARTICIPATION TRUST (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 08/05/2016 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Caliber Home Loans, Inc. may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Caliber Home Loans, Inc. or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$14,329.10, which consists of the following:

Next Payment Due Date:	10/11/2014
Total Monthly Payments Due for 21 months:	\$7,021.56
Principal:	\$1,305.11
Interest:	\$5,716.45
Late Charges:	\$0.00
Other Charges:	\$0.00
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$7,307.54
Escrow Advance Balance:	\$0.00
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$14,329.10</b>

You can cure this default by making a payment of \$14,329.10 by 08/05/2016 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your



mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Caliber Home Loans, Inc.  
PO Box 650856  
Dallas, TX 75265-0856

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling (800) 621-1437. If you do not cure the default by the date specified above, foreclosure proceedings may begin as early as 120 days from the date of the default specified herein. If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Caliber Home Loans, Inc. at (800) 621-1437 from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Caliber Home Loans, Inc. to provide you with the total debt (or balance) due to Caliber Home Loans, Inc. as of the date of this letter, which is \$42,847.68. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Caliber Home Loans, Inc. from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Caliber Home Loans, Inc. is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Caliber Home Loans, Inc.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Caliber Home Loans, Inc. immediately. When contacting Caliber Home Loans, Inc. as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 621-1437 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134  
(800) 621-1437







## Agencies located in MAINE

**Agency Name:** MAINE STATE HOUSING AUTHORITY  
**Phone:** 207-626-4670  
**Toll Free:** 800-452-4666  
**Fax:** 207-626-4678  
**Email:** dkjohnson@mainehousing.org  
**Address:** 353 WATER STREET  
 AUGUSTA, Maine 04330-6665  
**Website:** <http://www.mainehousing.org>

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL  
 BANGOR  
**Phone:** 866-232-9080  
**Toll Free:** 866-232-9080  
**Fax:** 866-921-5129  
**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)  
**Address:** 175 Exchange St Ste 200  
 Bangor, Maine 04401-6537  
**Website:** <http://www.moneymanagement.org>

**Agency Name:** PENGUIS COMMUNITY ACTION  
 PROGRAM  
**Phone:** 207-974-2409  
**Toll Free:** 888-424-0151  
**Fax:** 207-973-3599  
**Email:** [hmassow@penguins.org](mailto:hmassow@penguins.org)  
**Address:** 262 Harlow Street  
 PO Box 1162  
 BANGOR, Maine 04401-4952  
**Website:** <http://www.penguins.org>

**Agency Name:** MIDCOAST MAINE COMMUNITY  
 ACTION  
**Phone:** 207-442-7963  
**Toll Free:** 800-221-2221  
**Fax:** 207-443-7447  
**Email:** [charles.kent@mmcacorp.org](mailto:charles.kent@mmcacorp.org)  
**Address:** 34 Wing Farm Pkwy  
 Bath, Maine 04530-1515  
**Website:**  
<http://www.midcoastmainecommunityaction.org>

**Agency Name:** COASTAL ENTERPRISES,  
 INCORPORATED  
**Phone:** 207-504-5900  
**Toll Free:** 877-340-2649  
**Fax:**  
**Email:** [jason.thomas@ceimaine.org](mailto:jason.thomas@ceimaine.org)  
**Address:** 30 Federal Street  
 Suite 100  
 BRUNSWICK, Maine 04011-1510  
**Website:** <http://www.ceimaine.org>

**Agency Name:** TEDFORD HOUSING  
**Phone:** 207-729-1161-100  
**Toll Free:**  
**Fax:**  
**Email:** [officemanager@tedfordhousing.org](mailto:officemanager@tedfordhousing.org)  
**Address:** 14 Middle Street  
 BRUNSWICK, Maine 04011-2400  
**Website:** <http://www.tedfordhousing.org>

**Agency Name:** WESTERN MAINE CAP  
**Phone:** 207-645-3764  
**Toll Free:**  
**Fax:**  
**Email:** N/A  
**Address:** 20 A Church St  
 East Wilton, Maine 04234-0200  
**Website:** <http://wmca.org>

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO  
 DEB HOMEQUESTMAINE  
**Phone:** 207-795-4065  
**Toll Free:**  
**Fax:**  
**Email:** [homequest@community-concepts.org](mailto:homequest@community-concepts.org)  
**Address:** 240 Bates St  
 Lewiston, Maine 04240-7330  
**Website:** [www.community-concepts.org](http://www.community-concepts.org)

**Agency Name:** FOUR DIRECTIONS DEVELOPMENT  
 CORPORATION  
**Phone:** 207-866-6672  
**Toll Free:**  
**Fax:** 207-866-6563  
**Email:** [janderson@fourdirectionsmaine.org](mailto:janderson@fourdirectionsmaine.org)  
**Address:** 20 Godfrey Drive  
 ORONO, Maine 04473-3610  
**Website:** [www.fourdirectionsmaine.org](http://www.fourdirectionsmaine.org)

**Agency Name:** AVESTA HOUSING DEVELOPMENT  
 CORPORATION  
**Phone:** 207-553-7780-3347  
**Toll Free:** 800-333-8518  
**Fax:** 207-553-7778  
**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)  
**Address:** 367 Cumberland Avenue  
 PORTLAND, Maine 04101-4920  
**Website:** [www.avestahousing.org](http://www.avestahousing.org)

**Agency Name:** CITY OF PORTLAND SHELTER  
**Phone:** 207-482-5131  
**Toll Free:**  
**Fax:**  
**Email:**  
**Address:** 196 Lancaster Street  
 PORTLAND, Maine 04101-2418  
**Website:** n/a

**Agency Name:** COMMUNITY FINANCIAL LITERACY  
**Phone:** 207-797-7890  
**Toll Free:**  
**Fax:**  
**Email:** [crwaganje@cflmaine.org](mailto:crwaganje@cflmaine.org)  
**Address:** 309 Cumberland Avenue, Suite 205  
 PORTLAND, Maine 04101-4992  
**Website:** [www.cflme.org](http://www.cflme.org)

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL  
 SOUTH PORTLAND  
**Phone:** 866-232-9080  
**Toll Free:** 866-232-9080  
**Fax:** 866-921-5129  
**Email:** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)  
**Address:** 477 Congress St Fl 5  
 Portland, Maine 04101-3457  
**Website:** <http://www.moneymanagement.org>

[http://hud.gov/offices/hsg/st/fhcc/fhcc\\_print.cfm?webListAction=search&searchstate=ME](http://hud.gov/offices/hsg/st/fhcc/fhcc_print.cfm?webListAction=search&searchstate=ME) V13130





From: Nobody <SMTP:nobody@informe.org>  
Sent: 6/28/2016 1:57:39 PM  
To: WALZ\_CALIBER  
WALZ ID: 260\_WALZ\_CALIBER@walzgroup.com

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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Mortgage Information

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Company providing the notice:Caliber Home Loans, Inc.  
Owner of the mortgage:LSF9 MASTER PARTICIPATION TRUST  
What term best describes the owner of the mortgage?:Securitized Pool  
Filer's Email Address:WALZ\_CALIBER@walzgroup.com  
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Kendal Brown 13801 Wireless Way, Oklahoma City, OK 73134  
800-321-1437 ext. 2626 BreachInbox@caliberhomeloans.com

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Consumer Information

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Consumer First name:GEORGE  
Consumer Middle Initial/Middle Name: A  
Consumer Last name:LIBBY JR  
Consumer Suffix:  
Property Address line 1:958 GORE RD  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town:OTISFIELD  
Property Address State:  
Property Address zip code:04270  
Property Address County:Oxford

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Notification Details

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Date notice was mailed:6/28/2016  
Amount needed to cure the default:14329.1  
Consumer Address line 1:13 PINE LN  
Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town:OXFORD  
Consumer Address State:ME  
Consumer Address zip code:04270

Caliber Home Loans, Inc.  
PO Box 9081  
Temecula, CA 92589-9081

PS form 3877  
Type of Mailing:  
CERTIFICATE OF MAILING  
June 28, 2016



Line	Tracking Number	Name, Street & P.O. Address	Postage	Fee	Reference
1	2310120830	✓ JUDY A LIBBY 13 PINE LN OXFORD, ME 04270-3557	\$0.675	\$0.36	
2	2310120831	✓ JUDY A LIBBY 958 GORE RD OTISFIELD, ME 04270-6849	\$0.675	\$0.36	
3	2310120832	✓ GEORGE A LIBBY JR 13 PINE LN OXFORD, ME 04270-3557	\$0.675	\$0.36	
4	2310120833	✓ GEORGE A LIBBY JR 958 GORE RD OTISFIELD, ME 04270-6849	\$0.675	\$0.36	
Totals			\$2.70	\$1.44	

List Number of Pieces  
Listed by Sender

4

Total Number of Pieces  
Received at Post office

4

Totals

Grand Total:

\$4.14

Postmaster:  
Name of receiving employee

Dated:

